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2. The electronic device of claim 1, wherein the wireless radio comprises an ultra-wideband (UWB) radio.

3. The electronic device of claim 1, wherein the processor is further configured to:

establish a communication between the electronic device  
and the terminal at a distance greater than 4 cm via a  
short-range wireless radio on the electronic device; and  
in response to establishing the communication, initiate the  
transaction with the terminal via the short-range wire-  
less radio.

4. The electronic device of claim 3, wherein the processor is further configured to receive authentication information indicating that the transaction is authorized.

5. The electronic device of claim 4, wherein the authentication information comprises a personal identification number (PIN), a fingerprint, a facial image, or a voice sample.

6. The electronic device of claim 3, wherein the short-range wireless radio comprises a Bluetooth radio.

7. The electronic device of claim 1, wherein the location information is based at least in part on a time of flight of the poll and response messages.

8. A non-transitory computer-readable medium storing instructions that, when executed by a processor of an electronic device, cause the processor to perform operations, the operations comprising:

storing a map module that includes a location of a  
terminal, wherein the terminal comprises a fast passage  
gate, and wherein the map module indicates one or  
more eligible credentials compatible with the fast pas-  
sage gate;

receiving, via a wireless radio, location information;

based at least in part on the location information, deter-  
mining that a distance between the electronic device  
and the terminal is less than a first predetermined  
distance, wherein the first predetermined distance var-  
ies based on a rate at which the electronic device  
approaches the terminal;

in response to determining the distance between the  
electronic device and the terminal is less than the first  
predetermined distance, presenting the one or more  
eligible credentials, wherein a length of time for pre-  
senting the one or more eligible credentials varies  
based on the rate at which the electronic device  
approaches the terminal;

selecting a credential from the one or more eligible  
credentials after presenting the one or more eligible  
credentials; and

initiating a transaction with the terminal using the selected  
credential.

9. The non-transitory computer-readable medium of claim 8, wherein the operations further comprise:

receiving, via the wireless radio, a poll message;  
in response to receiving the poll message, sending, via the  
wireless radio, a response message, wherein the loca-  
tion information is based at least in part on the poll and  
response messages.

10. The non-transitory computer-readable medium of claim 8, wherein the operations further comprise:

establishing a communication between the electronic  
device and the terminal via a short-range wireless radio  
on the electronic device; and

in response to establishing the communication, initiating  
the transaction with the terminal via the short-range  
wireless radio.

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11. A method for selecting a credential from a plurality of credentials stored on an electronic device, the method comprising:

storing a map module that includes a location of a  
terminal, wherein the terminal comprises a fast passage  
gate, and wherein the map module indicates one or  
more eligible credentials of the plurality of credentials,  
wherein the one or more eligible credentials are com-  
patible with the fast passage gate;

receiving, via a wireless radio, a poll message;

in response to receiving the poll message, sending, via the  
wireless radio, a response message;

receiving, via the wireless radio, location information,  
wherein the location information is based at least in  
part on the poll and response messages;

based at least in part on the location information, deter-  
mining that a distance between the electronic device  
and the terminal is less than a predetermined distance,  
wherein the predetermined distance varies based on a  
rate at which the electronic device approaches the  
terminal;

in response to determining the distance between the  
electronic device and the terminal is less than the  
predetermined distance, present the one or more eli-  
gible credentials from the plurality of credentials,  
wherein a length of time for presenting the one or more  
eligible credentials varies based on the rate at which the  
electronic device approaches the terminal;

selecting a credential from the one or more eligible  
credentials;

establishing a communication between the electronic  
device and the terminal via a short-range wireless radio  
on the electronic device; and

in response to establishing the communication, initiating  
a transaction with the terminal via the short-range  
wireless radio using the selected credential.

12. The method of claim 11, wherein the wireless radio comprises an ultra-wideband (UWB) radio configured to decrypt the response message, wherein the response message is encrypted with a hard-coded secure key.

13. The non-transitory computer-readable medium of claim 8, wherein the selecting the credential operation comprises:

determining that a selection from the one or more eligible  
credentials is not received within a second predeter-  
mined distance from the terminal that is less the first  
predetermined distance from the terminal; and

selecting a default credential from the one or more  
eligible credentials.

14. The electronic device of claim 1, wherein the fast passage gate comprises a virtual line or demarcation point between a general area and a transit platform.

15. The electronic device of claim 1, wherein to initiate the transaction, the processor is configured to:

initiate, via the wireless radio, the transaction after the  
electronic device crosses the fast passage gate.

16. The electronic device of claim 1, wherein to present the one or more credentials, the processor is configured to display the one or more credentials on a display of the electronic device.

17. The electronic device of claim 1, wherein to initiate the transaction, the processor is further configured to:

initiate, via the wireless radio, the transaction before the  
electronic device crosses the fast passage gate.

18. The method of claim 11, further comprising: receiving  
authentication information indicating that the transaction is  
authorized.